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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

The Bank of New York Mellon FKA The Bank of New

York, as Trustee for the certificateholders of the

CWABS, Inc., Asset-Backed Certificates, Series 2007-4

In Re:

Phillip A. Perrotta, Beth Perrotta

Debtors.

of 3

Order Filed on July 25, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 16-24714 RG

Adv. No.:

Hearing Date: 6/19/19 @ 10:00 a.m..

Judge: Rosemary Gambardella

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: July 25, 2019

Honorable Vincent F. Papalia United States Bankruptcy Judge

(Page 2)

Debtors: Phillip A. Perrotta, Beth Perrotta

Case No: 16-24714 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 8 Rockwood Trl, Kinnelon, NJ, 07405-2849, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Harvey I. Marcus, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 11, 2019, Debtor is due for the March 2019 through July 2019 post-petition payments for a total post-petition default of \$9,232.40 (4 @ \$2,403.11, \$380.04 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$9,232.40 to be received no later than July 31, 2019; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

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ted States Bankruptcy District of New Jersey

In re: Philip A Perrotta Debtor

Case No. 16-24714-RG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jul 25, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

+Philip A Perrotta, 8 Rockwood Trail, Kinnelon, NJ 07405-2849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor

The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series

2007-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Trancesca Ann Arcure on behalf of Creditor Specialized Francesca Ann Arcure Specialized Loan Servicing as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Harvey I. Marcus on behalf of Debtor Philip A Perrotta him@lawmarcus.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4 rsolarz@kmllawgroup.com

TOTAL: 6